

WHAT IS CLAIMED IS:

1. A method for customizing a financial account product for an applicant, the method comprising:

receiving account preference information from the applicant, the account preference information describing the applicant's preferences concerning various features of the financial account product;

recommending at least one first financial account product to the applicant based on the received account preference information;

providing to the applicant a plurality of selectable options for further defining predetermined features of the recommended financial account product;

receiving the applicant's selected options for the predetermined features of the recommended financial account product; and

customizing the recommended financial account product based on the applicant's selected options.

2. The method of claim 1, wherein the predetermined features of the recommended financial account product selectable by the applicant comprise:

at least one of the following: an annual percentage rate associated with the financial account product, a fee structure associated with the financial account product, and a credit limit associated with the financial account product.

3. The method of claim 1, wherein providing to the applicant a plurality of selectable options, includes:

permitting the applicant to prioritize each of the plurality of predetermined features; and

customizing the recommended financial account product based on the applicant's prioritization of the predetermined features.

4. The method of claim 1, wherein providing to the applicant a plurality of selectable options includes:

determining, for a first predetermined feature, the value of the selectable option for the first predetermined feature based on an option selected by the applicant for a second predetermined feature of the recommended financial account product.

5. The method of claim 1, wherein recommending the first financial account product includes:

recommending the first financial account product to the applicant based on the received account preference information and based on information contained in an application submitted by the applicant.

6. A system for customizing a financial account product for an applicant, the method comprising:

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means for receiving account preference information from the applicant, the account preference information describing the applicant's preferences concerning various features of the financial account product;

means for recommending a first financial account product to the applicant based on the received account preference information;

means for providing to the applicant a plurality of selectable options for further defining predetermined features of the recommended financial account product;

means for receiving the applicant's selected options for the predetermined features of the recommended financial account product; and

means for customizing the recommended financial account product based on the applicant's selected options.

7. The system of claim 6, wherein the predetermined features of the recommended financial account product selectable by the applicant comprise:

at least one of the following: an annual percentage rate associated with the financial account product, a fee structure associated with the financial account product, and a credit limit associated with the financial account product.

8. The system of claim 6, wherein means for providing to the applicant a plurality of selectable options, includes:

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means for permitting the applicant to prioritize each of the plurality of predetermined features; and

means for customizing the recommended financial account product based on the applicant's prioritization of the predetermined features.

9. The system of claim 6, wherein means for providing to the applicant a plurality of selectable options includes:

means for determining, for a first predetermined feature, the value of the selectable option for the first predetermined feature based on an option selected by the applicant for a second predetermined feature of the recommended financial account product.

10. The system of claim 6, wherein means for recommending the first financial account product includes:

means for recommending the first financial account product to the applicant based on the received account preference information and based on information contained in an application submitted by the applicant.

11. A computer-readable medium containing instructions for customizing a financial account product for an applicant, the instructions comprising:

receiving account preference information from the applicant, the account

preference information describing the applicant's preferences concerning various features of the financial account product;

recommending a first financial account product to the applicant based on the received account preference information;

providing to the applicant a plurality of selectable options for further defining predetermined features of the recommended financial account product;

receiving the applicant's selected options for the predetermined features of the recommended financial account product; and

customizing the recommended financial account product based on the applicant's selected options.

12. The computer-readable medium of claim 11, wherein the predetermined features of the recommended financial account product selectable by the applicant comprise:

at least one of the following: an annual percentage rate associated with the financial account product, a fee structure associated with the financial account product, and a credit limit associated with the financial account product.

13. The computer-readable medium of claim 11, wherein providing to the applicant a plurality of selectable options, includes:

permitting the applicant to prioritize each of the plurality of predetermined

features; and

customizing the recommended financial account product based on the applicant's prioritization of the predetermined features.

14. The computer-readable medium of claim 11, wherein providing to the applicant a plurality of selectable options includes:

means for determining, for a first predetermined feature, the value of the selectable option for the first predetermined feature based on an option selected by the applicant for a second predetermined feature of the recommended financial account product.

15. The computer-readable medium of claim 11, wherein recommending the first financial account product includes:

recommending the first financial account product to the applicant based on the received account preference information and based on information contained in an application submitted by the applicant.

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